UNITED STATES DISTRICT COURT

	for the
Northern District of California	
Irina V. Verdiyan,	E-filing
Plaintiff)
v.	Civil Action No.
Capital One, N.A., et al	$c \sim c$
Defendant	3 UV 12 1841
SUMMONS IN A CIVIL ACTION	
To: (Defendant's name and address) Capital One, N.A., 1680 Capital One Drive, McLean, VA 22102 Trans Union LLC, 555 W Adams St, Chicago, IL 60661 Equifax Information Services LLC, 1550 Peachtree St NW, Atlanta, GA 30309 Experian Information Solutions, Inc., 475 Anton Blvd, Costa Mesa, CA 92626	
A lawsuit has been filed against you.	
Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are:	
ANDERSON, OGILVIE & Mark F. Anderson (SBN 600 California Street, 18 San Francisco, CA 9410 mark@aoblawyers.com	44787) th Floor
	be entered against you for the relief demanded in the complaint.
You also must file your answer or motion with the court.	RICHARD W. WIEKING
GLEDY OF GOLDT	
Atn & 2 2012	MARY ANN BUCKLEY
Date:	
	Signature of Clerk or Deputy Clerk